



UTAH

Insurance Department

Licensing Information Bulletin

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Providing License Examinations for the State of Utah

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Introduction

A Message from the Utah Insurance Department

This Bulletin provides you with information about the examination and application process for becoming licensed to sell insurance or provide certain insurance services in Utah. Please read and study it carefully.

Once the Utah Insurance Department (referred to in this Bulletin as “the Department”) is satisfied that you have met all requirements for a license, the appropriate license will be issued. Remember, however, after you have your license you cannot sell, solicit or negotiate insurance until you have been appointed to represent at least one company or designated to represent an organization.

The Department has contracted with Prometric to conduct its examination program. All questions and requests for information about examinations should be directed to Prometric. Questions regarding your license, after successfully completing an exam, should be directed to the Department.

The Department wishes you well in preparing for your examination and encourages you to continue your insurance education after becoming licensed. An insurance license can open up the world of insurance for you—a world filled with satisfying and rewarding opportunities. Remember, however, that a license is a privilege, not a right. You should commit yourself from the beginning to comply with the laws and rules set forth to regulate the insurance industry.

Sincerely,

Todd Kiser
Insurance Commissioner

At a Glance



Follow these main steps if you are interested in obtaining an insurance license.

To obtain your insurance license

- 1** Review this bulletin thoroughly to:
 - Determine the exams needed and any other license requirements.
 - Understand exam registration, expiration and rescheduling provisions.
- 2** Contact Prometric to register, pay for, and schedule your exam and fingerprinting appointment.
The easiest way to register is online at www.prometric.com/utah/insurance. Phone, fax and mail options are also available.
- 3** Prepare for your exam by using this bulletin and other materials.
The content outlines in this guide are the basis for the exams.
- 4** Take the scheduled exam, bringing required identification to the test center. You will receive your results immediately after the exam. If you pass it, go on to step 5. If you do not pass, repeat steps 2 through 4 until you do.
- 5** Complete and submit your license application electronically with the Department via the kiosk in the test center. Pay all required nonrefundable fees by credit card.
- 6** If applying for an initial resident insurance license, have your fingerprints taken at the test center.



To get answers not provided in this bulletin

Direct all questions and requests for information about exams to:

Prometric

7941 Corporate Drive
Nottingham, MD 21236
Phone: 888.226.8740
Fax: 800.347.9242
TDD User: 800.790.3926
Web site: www.prometric.com/utah/insurance

Direct questions about licensure to:

Utah Insurance Department

Suite 3110 State Office Building
PO Box 146901
Salt Lake City, UT 84114-6901
Phone: 801.538.3855; In-State Toll Free: 800.439.3805
Web site: www.insurance.utah.gov

Utah License Requirements

The Utah Insurance Department issues several types of insurance licenses. Each license granted by the Department is valid only for the line of authority named on the license.

This section describes:

- The licensing process.
- The types of licenses offered.
- Licensing requirements based on residence.
- Fingerprinting requirements.

Overview of the Licensing Process

Chapters 23a and 26 of Title 31A, of the Utah Insurance Code empowers the Department to qualify individuals who wish to operate as insurance producers, consultants or adjusters in the state of Utah. The legislature may change these laws annually and administrative procedures may be changed at any time. **Licensees are expected to be aware of changes in the law that affect their occupational practice.**

For some licenses, you must pass an exam to confirm that you have attained a minimum level of knowledge regarding the statutes and regulations affecting the insurance profession and the products and services you will sell or represent to the public. After you have passed your exam, you must apply to the Department and pay the appropriate licensing fee in order to receive your license.



Note Passing an exam does **not** guarantee that you will be issued a license. Issuance of a license depends on review and approval of all license application materials, including application questions regarding any prior civil or criminal proceedings. See Page 24 for more information on obtaining your license.

Types of Licenses

The Department licenses the following professionals:

- **Producer.** A person appointed by an insurer to solicit applications for insurance or negotiate insurance on its behalf.
- **Consultant.** A person who receives compensation (other than sales commissions) for giving advice, rendering an opinion or providing information about insurance.
- **Adjuster.** A person licensed to adjust losses for or against authorized insurers. Utah law states that a “regular salaried employee of an insurer” does not require a license to adjust losses for that insurer.

The Department grants the types of licenses listed in the table below. The table also identifies which exam needs to be passed for each license type.

You may qualify for combination licenses (such as Life and Accident/Health or Property and Casualty) by taking a combined exam. The combined exam results in one final score. You must pass the complete exam to qualify for a license.

Exam Code	Exam Name
1701	Producer's Life Exam
1702	Producer’s Accident and Health Exam
1703	Producer’s Combined Life, Accident and Health Exam
1704	Producer’s Combined Property and Casualty Exam
1709	Consultant’s Combined Life, Accident and Health Exam
1710	Consultant’s Combined Property and Casualty Exam
1711	Adjuster’s Property and Casualty Exam
1712	Adjuster’s Accident and Health Exam
1713	Producer's Title Marketing Representative Exam
1714	Producer's Title Examination Exam
1716	Producer’s Title Escrow Exam
1719	Utah Laws and Regulations Exam
1720	Producer's Personal Lines Exam
1721	Surplus Lines Producer Exam
1722	Producer's Property Exam
1723	Producer's Casualty Exam
1724	Consultant’s Life Exam
1725	Consultant's Accident and Health Exam
1726	Adjuster's Crop Exam
1727	Adjuster's Workers Compensation Exam
1728	Consultant's Property Exam
1729	Consultant's Casualty Exam

License types that require no exam

There are some license candidates who the state requires to be fingerprinted but who are not required to sit for an exam first. Some candidates must show proof of payment for the background check only. The exam requirement is waived for these candidates:

- Limited Line Credit Insurance
- Travel Insurance
- Motor Club Insurance
- Car Rental Related Insurance
- Legal Expense Insurance
- Bail Bond Producer
- Reinsurance Intermediary
- Managing General Agent
- Third-Party Administrator
- Producer License/Variable Contracts
- Navigator License
- Limited Line Producer Crop
- Self-Service Storage
- Portable Electronics
- GAP (guaranteed asset protection) Waiver

Application can be made online from your home or office at www.sircon.com/utah or at www.nipr.com. For more information about these license types, visit the Department's Web site at www.insurance.utah.gov. The Navigator license has no specific Utah exam, but there is HHS training, exam, and certification requirement prior to applying for the Navigator license in Utah. There is a fingerprinting requirement for all Navigator license.

Requirements Based on Residence

This section describes licensing requirements for applicants who currently live in Utah, for those who are moving to Utah and for nonresidents.

Resident licensing requirements

Producer License. To qualify for a Utah Resident Producer license, you must:

- Be at least 18 years old;
- Be a resident of Utah;
- Be of good character and competency; and
- Pass the license examination(s) required by statute.

To conduct insurance transactions as a producer, you must:

- Hold a current license for the line of insurance being transacted;
- Be appointed and/or designated by an authorized insurer or licensed insurance agency; and
- Be under contract with that insurer or insurance agency.



Note If you are not contracted or affiliated with any insurer or insurance agency, your license remains active, but you cannot conduct insurance transactions.

Adjuster License. To qualify for an adjuster license, you must meet the basic requirements for a license given above.

Surplus Lines License. To qualify for surplus lines, you must have been a property/casualty insurance producer for at least three of the past four years. The "comparable preparation" provision does not apply to surplus lines.

It is your responsibility to make sure you meet the minimum experience requirements prior to taking the exam.

Consultant License. To qualify for a consultant license, you must have been acting in a capacity that would provide you with the preparation to act as an insurance consultant for an aggregate period of not less than three years during the four years immediately preceding the date of the application. Your qualifications must relate to the line of insurance for which you plan to consult. **It is your responsibility to make sure you meet the minimum experience requirements prior to taking the exam.**

Variable Contracts License. To qualify for a variable contracts license, you must meet the following requirements: 1) either apply for a life license at the same time or already hold a life license; and 2) have evidence of a current FINRA qualification and registration with the Utah Securities Division (a current CRD showing Utah approval may be used as evidence).

New resident licensing requirements

Utah is reciprocal in its licensing of new Utah residents who were previously licensed in another state. To become a resident licensee without a requirement to pass an examination, a person moving to Utah who was licensed as an insurance producer in another state must meet the following requirements:

- Submit a completed application and appropriate fees to the Department within 90 days of canceling the other state's license that was in good standing at the time of cancellation, and within 90 days of becoming a legal resident of Utah (after 90 days a Laws and Regulations test will be required);
- Submit proof of residency to the Department within the last 90 days (for example, a Utah driver's license with an issue date, mortgage agreement or lease agreement); and
- Have evidence of good standing of the other state's license at the time it was cancelled, such as a Letter of Clearance dated within the previous 90 days or electronic verification through the Producer Database (PDB).

You may contact the Department for more information on new resident licensing requirements or visit the Department's Web site at www.insurance.utah.gov.

Fingerprinting Process

The Department requires all individuals applying for a resident insurance license to be fingerprinted. Fingerprinting **must** be done at a Prometric test center, using "live scan" technology, which digitally captures and transmits the fingerprints to the Utah Department of Public Safety, Bureau of Criminal Identification (BCI), and the Federal Bureau of Investigation (FBI). Fingerprinting is not required for resident licensees adding a line of authority to an existing license; only for initial licensees.

If the license type you are applying for **requires** an examination (Resident Consultant, Resident Producer, Resident Surplus Lines Producer, Resident Independent Adjuster, Resident Public Adjuster), the process is as follows:

- 1** Immediately after passing the exam, use the kiosk at the test center to complete your license application online via Sircon or NIPR. The license application will include an FBI/BCI fingerprint fee (\$13.25 FBI/\$15.00 BCI) that must be paid by credit card during the online license application process. Print out your Sircon or NIPR confirmation page that you will need for showing to the test center supervisor as proof you have paid the FBI/BCI fees in order to be fingerprinted.
- 2** Pay the separate Prometric fingerprint processing fee (\$6.00) by going online at **www.prometric.com/utah/insurance** or by calling 888.226.8740. **(We recommend you do not pay Prometric's \$6.00 fingerprint processing fee until after you have passed your licensing exam, as you will not be fingerprinted if you do not pass your exam, and all fees are non-refundable.)**
- 3** Show the test center supervisor your passing score report and your payment confirmation and your fingerprints will then be scanned.
- 4** Fingerprint results will be returned to the Department. The Department will evaluate the results and the license application prior to issuing any license.



Note If you pass the examination and leave the test center without having your fingerprints scanned, you must schedule an appointment to return to the test center to have your fingerprints taken. When you return, you must present the Sircon or NIPR application confirmation page to have your fingerprints taken. As well as your passing score report.

If the license type you are applying for **does not require** an Utah examination (Resident Limited Lines Producer, Bail Bond, Managing General Agent, Reinsurance Intermediary, Third Party Administrator, Navigator), the process is as follows:

- 1** Schedule a fingerprint appointment and pay Prometric's \$6 fingerprint processing fee online at **www.prometric.com/utah/insurance** or by calling 888.226.8740 **before arriving** at the test center for fingerprinting. Test centers are not able to accept this processing fee at the test site.
- 2** Apply for the license online from your home or office at **www.sircon.com/utah** or **www.nipr.com** before arriving at the test center for fingerprinting. You can also apply online using a kiosk at the test center if you arrive a few minutes before your fingerprinting appointment. Payment for both the license application fee and the FBI/BCI fingerprint fee (\$13.25 FBI/\$15.00 BCI) must be made by credit card during the online license application process.
- 3** Upon completing the online application, print out the Sircon confirmation page as proof you have paid the FBI/BCI fees. Show the test center supervisor your payment confirmation to have your fingerprints scanned.

- 4** Fingerprint results will be returned to the Department. The Department will evaluate the results and the license application prior to issuing any license.

Scheduling Your Exam

Before you can test, you must contact Prometric to:

- 1 Register for the exam you need to take using your legal name and supporting information.
- 2 Pay the exam fee.
- 3 Schedule an appointment.

Registering and Scheduling Exams

You are encouraged to complete all three steps at one time using the Prometric Internet registration and scheduling system. Registration and scheduling is also available by phone. If you prefer, you can register by fax or by mail, but be aware that is a two-step process.

Confidentiality. Be assured that Prometric treats your Social Security number as **confidential**. It is used only as an identification number in maintaining your record and reporting your score to the Department. As part of the fingerprinting process you are required to disclose your Social Security number.

The Utah Department of Insurance and Prometric are pleased to announce the ability to schedule your Utah Insurance exams in two ways either in a physical test center or in a remotely proctored testing location using Prometric's ProProctor™ application. **You may take the exam at any Prometric test center in the United States or in a remotely proctored location.**

***ProProctor** –ProProctor gives you greater flexibility to choose where to test, when to test and how to test. It is a reliable, convenient – yet secure – testing experience.

For a ProProctor exam you must provide a computer (tablets prohibited) with a camera, microphone and an internet connection. To confirm your computer will allow you to test through ProProctor™ please perform a **system check** prior to scheduling your ProProctor exam.

You can reference our [User Guide](#) for additional technical and environmental requirements.

ProProctor System Requirements

Laptop/PC Power Source

Please plug your device directly into a power source, unattached from a docking station.

Screen Resolution

1024 x 768 is the minimum resolution required

Operating System

Windows 7 or higher | MacOS 10.13 or higher

Web Browser

Current version of Google Chrome

Internet Connection Speed

0.5 mbps or greater

Wi-Fi Connection

Please position your device where you can receive the strongest signal. For the best experience, please use an ethernet cable to connect directly to the router

Follow the instructions here to register and schedule an appointment.

On the Internet—Register and Schedule at one time

Register and schedule your exam online at any time using our Internet Registration Service. Just follow these steps.

1. Access www.prometric.com/utah/insurance.
2. If you choose to take your exam in a Test Center then click on **Schedule Test Center** and follow the prompts.
3. If you choose to take your exam in in a Remotely Proctored location, then click on **Schedule Remote Proctor*** and follow the prompts.

***Remote Proctoring** – ProProctor gives you greater flexibility to choose where to test, when to test and how to test. It is a reliable, convenient – yet secure – testing experience.

By phone—a one-step process

You may register and schedule your examination by calling 888.226.8740 between 6 a.m. and 7 p.m. Monday through Friday and 6 a.m. to 3 p.m. Saturday and Sunday (Mountain Time). Please have your exam registration form and your Visa or MasterCard information available. At the end of the call, you will be given a number confirming your appointment. Record and keep this confirmation number for your records.

By fax or mail—a two-step process

You can register by fax or mail in two steps: (1) register and pay your exam fee and (2) schedule your exam appointment by phone.

You may fax your completed exam registration form to Prometric at 800.347.9242. You must include the Visa or MasterCard number and the cardholder's signature on the fax. Faxed registrations are processed within 24 hours, or one business day, of receipt.

You may mail your completed exam registration form (Page 36) and the appropriate exam fee. Assume four to eight days for delivery of mailed registrations and then 48 hours for processing.

Once your registration has been processed, you can schedule an appointment by calling 800.697.8947. Please record and retain the number confirming your appointment.

Test Center Locations

You may take your exam at any Prometric test center in the United States or in a Remotely Proctored location.

Fingerprinting must be completed at a Prometric test center in Utah.

The chart below lists the current Utah test center locations. Test center locations are subject to change. Be sure to verify the address of and directions to your destination before you leave for your exam.

Utah Test Centers

Test Sites
<p>Lindon, UT 350 South 400 West, Suite 250 Lindon, UT 84042 801.226.2095</p>
<p>Salt Lake City, UT 201 South 1460 East 490 Student Services Building Salt Lake City, UT 84112-9059 801.581.7310</p>
<p>St. George, UT Dixie State College 46 South 1000 East St. George, UT 84770 435-879-4360</p>
<p>Taylorsville, UT 5500 South Redwood Road Suite 201 Taylorsville, UT 84123 801.969.0831</p>

A complete list of test center locations may be found by going to www.prometric.com/utah/insurance and clicking on the "Locate" button. Alternatively, you may call 800.853.5448.

Rescheduling Your Appointment

Reschedule and Cancellation

To reschedule your existing exam appointment, you must contact Prometric 24 hours prior to the exam appointment date in order to avoid forfeiting your exam fee. If you need to reschedule or confirm your appointment, please go to <http://www.prometric.com/utah/insurance>.

If you cancel your appointment less than 24 hours before your exam or fail to appear for your appointment, you will forfeit your examination fee(s). **Exam registration fees are not refundable or transferable.**

If Absent or Late for Your Appointment

If you miss your appointment or arrive more than 30 minutes late and are not allowed to test, you will forfeit your exam fee(s).

Holidays Testing generally does not occur on federal holidays. Additional state holidays may be observed in the state where your schedule the exam appointment.

Emergency Closings

Severe weather or an emergency could require canceling scheduled exams. If this occurs, Prometric will attempt to contact you by phone; however, you may check for testing site closures by checking our website at <https://prometric.com/closures> or

calling Prometric at (866) 370-3411. If the site is closed, the exam will be rescheduled without a rescheduling fee.

If a test center is open for testing and you choose not to appear for the appointment, you will forfeit the exam fees and must reschedule and pay another exam fee.

Testing Accommodations

ADA Accommodation. Reasonable testing accommodations are provided to allow candidates with documented disabilities recognized under the ADA an opportunity to demonstrate their skills and knowledge. Prometric makes every effort to provide reasonable testing accommodations that enable all test takers to take examinations.

If you require testing accommodations under the Americans with Disabilities Act (ADA), please complete and submit a Testing Accommodation Request Form online at <https://www.prometric.com/en-us/for-test-takers/prepare-for-test-day/pages/arrange-testing-accommodations.aspx>, or contact Prometric at (888) 226-9406 to obtain an Accommodation Request Form.

Producer documentation of the disability must be submitted with the Accommodation Request Form to aid Prometric in determining the appropriate testing accommodations. Thirty days' advance notice is required for all testing arrangements. There is no additional charge for these accommodations.

ESL Accommodation. All examinations are given in English. If English is not your primary language, you may qualify for additional time for the test by requesting an ESL Authorization from Prometric. To request an ESL authorization, please submit:

A personal letter requesting the authorization; and a letter from the English instructor or sponsoring company (on company letterhead), certifying that English is not your primary language.

Please fax documents to **800.347.9242** and allow **three (3) days** for processing.

If your request is approved, Prometric may extend the time limit on your examination to time-and-one-half or 150% of the normal time limit. Prometric will inform you by mail whether your request for accommodation is approved. You should not schedule your exam until you have received the confirmation email. Exams scheduled before the ESL request has been approved will not include extra time.

Preparing for Your Exam

Being well prepared can help you pass the exam and save time and possibly money spent retaking it. This section offers:

- An overview of the exam content outlines.
- Information about study materials.
- An explanation of how to take a practice exam.

Content Outlines Overview

The license exam for each type of license consists of questions that test knowledge of topical areas listed in the content outline for that exam. An overview of each exam content outline appears at the end of this handbook.

Note: Do not schedule the exam until you are familiar with all subject areas in the applicable content outline.

Study Materials

The Department of Insurance does not provide study materials, cannot recommend any supplier for study materials and does not evaluate the quality of any training course or study material. You are free to use the materials of your choice to prepare for the exam. Different publishers provide materials to assist you in preparing for insurance licensing exams. These materials take different approaches and you should choose one that meets your needs.

General recommendations. You may obtain recommendations for study materials and pre-licensing study courses from insurance companies, the company or agency you plan to work for, or local insurance and agents' associations. Information is also available at the following link: <http://www.prometric.com/utah/insurance>

The Utah Insurance Department does not require you to complete a training course before you take a Utah insurance examination. Use materials or complete education of your own choosing that you believe will best prepare you for the examination. Various publishers have prepared a variety of study guides and manuals to help candidates prepare for license examinations. Neither the Department nor Prometric publishes, reviews, or approves study materials. However, a list of sources that you may choose to use as a starting point in your search for study materials can be found on the Department's website at <https://insurance.utah.gov/agent/producers/exam/materials.php>.

Utah statutes The exams contain sections on Utah statutes. In addition to other study materials, you may wish to consult a standard statute reference, such as those available at most public or law libraries in Utah. The Utah Insurance Code is available on the Department's Web site at www.insurance.utah.gov.

Practice Exams

Practice exams are available at www.prometric.com/utah/insurance. While practice exams contain general, nonstate-specific insurance questions, they are created in the same format and use the same question types as the actual licensure exams. Practice exams will also help you become familiar with the computer-based testing process.

During the practice exam, you will get immediate feedback to correct and incorrect responses as well as overall feedback at the end of the session just as you would during the actual exam. Practice exams are available for:

- (LIPA) Life Insurance Producer/Agent Practice Exam in English only

UTAH INSURANCE DEPARTMENT

- (HIPA) Health Insurance Producer/Agent Practice Exam in English only
 - (PIPA) Property & Casualty Insurance Producer Practice Exam in English only
- There is **no cost** to take Prometric Practice Exams!

Taking Your Exam

Knowing what to expect when taking the exam may help you prepare for it. This section contains:

- An overview of the testing process.
- Regulations that will be enforced at the testing center.
- Information about the types of questions on the exam.
- A guide to understanding the exam results.
- Information about appeals.

The Testing Process

The exam will be administered by computer; you are not required to have any computer experience or typing skills to take the exam.

Arrival. You should arrive at least **30 minutes before** the scheduled exam appointment. This allows time for you to sign in and for staff to verify your identification and complete all security checks.

Identification Required. You must present a valid form of identification before taking the test. The identification document **must:**

- Be government-issued (e.g., driver's license, state-issued identification card, passport, or military identification card).
- Contain **both** a current photo and signature (if not you must present two identification cards: one with your photo and one with your signature).
- Exactly match the name used to register for the exam (including designations such as "Jr." and "III").

Important Failure to provide appropriate identification at the time of the exam is considered a missed appointment. As a result, you will be required to pay another **full examination fee** before making another appointment. If you cannot provide the identification listed above, contact Prometric **before** scheduling the appointment to arrange an alternative way to meet this requirement.

Calculators. No calculators are allowed on these exams.

Test Center Regulations

Copyrighted Questions. All test questions are the property of Prometric LLC and are protected by copyright. Federal law provides severe civil and criminal penalties for the unauthorized reproduction, distribution, or exhibition of copyrighted materials.

To ensure that all candidates are tested under similar conditions, the following regulations and procedures will be enforced at each test center. Failure to follow any of these security procedures may result disqualification from taking an examination.

- 1 While in the test center, you will be continuously monitored by video. During your examination, you will also be monitored by physical walk-throughs and through an observation window. All testing sessions are video and audio recorded.
- 2 You must present valid (unexpired) and acceptable ID(s) in order to take your test. (See "Identification required" in the previous section).
- 3 You will be scanned with a metal detector wand prior to every entry into the test room. If you refuse, you cannot test.
- 4 You will be required to raise your pants legs above your ankles, empty and turn all pockets inside-out and raise shirt sleeves above your wrists prior to every entry into the test room.
- 5 If you are wearing eyeglasses, you will be required to remove them for visual inspection to ensure they don't contain a recording device. Large jewelry items must be stored in your locker due to concerns over concealed recording devices.
- 6 You must sign the test center roster each time you leave the test room. You must also sign back in and show your ID to the Test Center Administrator (TCA) in order to re-enter the test room.
- 7 You are **prohibited** from communicating, publishing, reproducing, or transmitting any part of your test, in any form or by any means, verbal or written, for any purpose.
- 8 You **must not** talk to other candidates or refer to their screens, testing materials, or written notes in the test room.
- 9 You **must not** use written notes, published materials, or other testing aids.
- 10 You are **allowed** to bring soft ear plugs or center-supplied tissues into the test room.
- 11 Light clothing items removed for comfort such as sweaters, suit jackets, scarves, etc., must be hung on the examinee's chair, not placed in laps or on the workstation desktop. Outerwear such as heavy coats, parkas, rain coats, etc., is not permitted in the test room.
- 12 You **must not** bring any personal/unauthorized items into the testing room. Such items include but are not limited to outerwear, hats, food, drinks, purses, briefcases, notebooks, pagers, watches, cellular telephones, recording devices, and photographic equipment. Weapons are not allowed at any Prometric test center. You will be asked to empty and turn your pockets inside out prior to every entry into the test room to confirm that you have no prohibited items.
- 13 You **must** return all materials issued to you by the test center administrator ("TCA") at the end of your test.
- 14 You are not allowed to use any electronic device or phone during breaks.

- 15** If you have a medical condition that may require you to access food or medicine during your exam session, you must store those items separately from other items you place in the test center locker. You must inform the TCA **before** you retrieve the food or medicine, and the TCA will observe you obtaining the item from the locker. You are not allowed to access any item other than food or medicine needed for a medical reason.
- 16** You must conduct yourself in a civil manner at all times when on the premises of the test center. Exhibiting abusive behavior towards the TCA or any other staff member of the test center may result in examination disqualification and criminal prosecution.

Note Failure to follow any of these security procedures may result in the disqualification of the examination. Prometric reserves the right to audio and videotape any examination session.

For more information on Prometric test center regulations, please visit:
www.prometric.com/en-us/for-test-takers/prepare-for-test-day/documents/TestCenterRegulations.pdf

Please note: Test center administrators are not allowed to answer any questions pertaining to the exam content. If you do not understand a question on the examination, you should answer the question to the best of your ability.

Question Types

The examination contains four-option multiple-choice questions. These questions are designed to be as clear and concise as possible while testing knowledge and comprehension of insurance concepts as well as the application of the insurance concepts. The design of the exam ensures that those who possess the required knowledge of the specific insurance line of authority being tested should perform well on the examination for which they prepared.

Question Formats.

Three different multiple-choice formats are used. Each format is shown in the following examples. An asterisk (*) indicates the correct answer in each sample question.

Format 1— Direct Question

Which one of the following is a type of health insurance policy designed to replace the wages of an insured that is unable to work due to an accident or sickness?

- * 1. Disability Income Insurance Policy
- 2. Employer-Sponsored Group Major Medical Policy
- 3. Hospital Expense Insurance Policy
- 4. Special Risk Policy

Format 2— Incomplete Sentence

Benefits under workers' compensation insurance are payable:

- 1. For bodily injury that is accidental or intentional
- * 2. Regardless of the liability of the employer
- 3. Unless safety rules are violated
- 4. Up to a maximum of 30 percent of weekly wages

Format 3—All of the following except

A life insurance policy may include provisions that do all of the following EXCEPT:

- 1. Restrict coverage if death is caused by suicide
- 2. Require evidence of insurability to reinstate coverage
- * 3. Extend the contestable period beyond two years
- 4. Adjust proceeds if the insured's age is misstated on the application

Experimental Questions

The examination may include some experimental questions that will not be scored. If present, they are distributed throughout the examination and will not be identified as such. These are used to gather statistical information on the questions before they are added to the examination as scored items. These experimental questions **will not** be counted for or against you in the final examination score.

You will be helping us help future test takers by completing 5 experimental test questions in your exam. We plan to use the experimental questions on future exams based on your performance.

The questions will:

- be randomly distributed within your test
- will not be counted in your final score
- time spent on the question will not be deducted from your test time

Your Exam Results

At the end of your exam, your score will be shown on the screen and you will receive a printed score report. The report shows your overall score and grade, including the numerical percentage of questions answered correctly and whether you passed or failed.

The report also displays the correct percentage in each major section of the exam, as defined by the exam content outline. These section scores are shown to guide you, or your employer and/or trainer, about areas requiring additional preparation for retesting if you do not pass the exam. Even after you pass, you may want to focus on these areas as you begin to provide insurance products and services to the public.

Prometric electronically notifies the Department of Insurance of exam results within 48 hours of passing the exam. Note that exam scores are confidential and will be revealed only to you and the Department.

Duplicate score report. You may call or write to Prometric to request a duplicate of your score report for a period of one year after an exam with no fee. Direct any questions or comments about your exam to Prometric.

***Appeals
Process***

Our goal is to provide a quality exam and a pleasant testing experience for every candidate. If you are dissatisfied with either and believe we can correct the problem, we would like to hear from you. We provide an opportunity for general comments at the end of your exam. Your comments will be reviewed by our personnel, but you will not receive a direct response.

If you would like to submit an appeal concerning examination content, registration, scheduling or test administration (testing site procedures, equipment, personnel, etc.), please submit an appeal by visiting <http://www.prometric.com/contactus>.

The Appeals Committee will review your concern and send you a written response within 20 business days of receipt.

Apply for Your license

This section offers information about:

- Applying for your license.
- New procedures for printing a license.
- License fees.
- Continuing education.

Submit Your Application

After you pass your examination, complete and submit your application electronically via Sircon or NIPR by using the kiosk located in the test center and paying all fees with a credit card. Sircon or NIPR will electronically forward your application and all fees to the Department. You can also later apply electronically at www.sircon.com or www.nipr.com. Electronic application is the Department's required filing method.

Warning It is your responsibility to ensure that the application and any supporting documents have been properly completed and that the information is accurate. If you have ever been the subject of a civil or criminal proceeding, whether it be misdemeanor or felony, including disciplinary proceedings by an insurance department, you must disclose this information on the license application, and electronically submit supporting documents to the department. Applications that are found to contain inaccurate or untruthful information may be denied. Initial resident insurance license applicants must provide fingerprints to permit the Department to obtain a criminal history record report.

Licensing fees

- Fingerprint Submission Fee — \$28.25* (+ \$6 Prometric processing fee)
- Individual License Fees (including Producer, Surplus Lines Producer, Title*, Adjuster, Consultant, Managing General Agent (MGA's), Reinsurance Intermediary, Third-Party Administrator) — \$75
- Limited Lines License (Credit, Bail Bond Agent, Legal, Car Rental, Motor Club, Crop, Self-Service Storage, GAP Waiver, Portable Electronics, and Travel) — \$50
- Individual Navigator, Certified Application Counselor — \$40
- Agency License Fees (including Producer, Surplus Lines Producer, Title, Consultant, TPA, Reinsurance Intermediary, Managing General Agency (MGA), Adjusters, and Limited Lines Agency) — \$85
- Navigator or Certified Application Counselor Agency — \$50

Non-Resident Licensing Fees

- Individual License Fees (including Producer, Surplus Lines Producer, Adjuster, Consultant, Managing General Agent (MGA), Reinsurance Intermediary, Third Party Administrator (TPA)) — \$75
- Limited Lines License Credit, Bail Bond, Legal-Expense, Car Rental, Motor Club, Crop, Self-Service Storage, GAP Waiver, Portable Electronics, and Travel) — \$50
- Individual Navigator, Certified Application Counselor — \$40
- Adding a Line of Authority — \$25

- Organization License Fees (including Producer, Surplus Lines Producer, Consultant, Third Party Administrator (TPA), Reinsurance Intermediary, Managing General Agency (MGA), Adjuster, and Limited Lines) — \$85
- Navigator or Certified Application Counselor Agency — \$50



Important: YOUR APPLICATION AND FEE MUST BE SUBMITTED WITHIN 90 DAYS OF PASSING YOUR EXAM. AFTER 90 DAYS, THE EXAM MUST BE RETAKEN IN ORDER FOR A LICENSE TO BE ISSUED.

For additional lines of insurance, you must take and pass the applicable examination and submit a completed license application form indicating an amended license. For example, to add the Life and Accident and Health line of authority to your Property and Casualty license, you would need to take the required exam for Life, Accident and Health and pay a transaction fee to add it to the license.

Printing Your License

The Department no longer prints and mails hard copies of new, renewal or duplicate licenses. You may print a hard copy yourself by going to www.sircon.com/utah and clicking on the link titled "Print a license." You may print your license as soon as it has been issued.

To see if a new or renewal license has been approved and issued, go to:

- www.sircon.com/utah and click on "Check license application status" or "Check license renewal status;" or
- the Department's Web site at www.insurance.utah.gov and click on the "Search for Company & Agent" link.

You may print as many copies of a new or renewal license as you would like at no cost if your license application is processed through Sircon. If you apply for your license through NIPR, then Sircon will charge a small fee to print your license.

Obtaining an appointment

After obtaining your license, you need an appointment with an insurer or a designation with an agency to conduct insurance transactions for an insurer. Contact your employing insurance company or agency organization in order to be properly appointed as its producer or designee.

Address, phone, or email changes

Section 31A-23a-412 of the Utah Insurance Code requires all licensees to notify the Commissioner in writing of any change of address, phone number, or business email address within 30 days. You **must** process your own changes electronically online at www.sircon.com/utah or at www.nipr.com.

License renewals

A renewal reminder letter is sent to every licensee's business email address on file with the department about 90 days prior to the license expiration date. Renewals are required to be completed electronically at www.sircon.com/utah or www.nipr.com. More detailed information about renewing a license is available on the Department's Web site at www.insurance.utah.gov.

Exam Content Outlines

Utah Producer's Life Exam Series 17-01

100 questions – 2-hour time limit

Effective date: January 1, 2020

1.0 Insurance Regulation 10%

- 1.1 Licensing
- 1.2 State regulation
- 1.3 Federal regulation

2.0 General Insurance 10%

- 2.1 Concepts
- 2.2 Insurers
- 2.3 Producers and general rules of agency
- 2.4 Contracts

3.0 Life Insurance Basics 20%

- 3.1 Insurable interest (31A-21-104)
- 3.2 Personal uses of life insurance
- 3.3 Life settlements (including stranger originated life insurance)
- 3.4 Determining amount of personal life insurance
- 3.5 Business uses of life insurance
- 3.6 Classes of life insurance policies
- 3.7 Premiums
- 3.8 Licensee responsibilities
- 3.9 Individual underwriting by the insurer

4.0 Life Insurance Policies 10%

- 4.1 Term life insurance
- 4.2 Whole life insurance
- 4.3 Flexible premium policies
- 4.4 Specialized policies
- 4.5 Group life insurance

5.0 Life Insurance Policy Provisions, Options and Riders 18%

- 5.1 Standard provisions
- 5.2 Beneficiaries
- 5.3 Settlement options
- 5.4 Nonforfeiture options
- 5.5 Policy loan and withdrawal options
- 5.6 Dividend options
- 5.7 Disability riders
- 5.8 Accelerated (living) benefit provision/rider
- 5.9 Riders covering additional insureds

- 5.10 Riders affecting the death benefit amount

6.0 Annuities 18%

- 6.1 Annuity principles and concepts
- 6.2 Immediate versus deferred annuities
- 6.3 Annuity (benefit) payment options
- 6.4 Annuity products
- 6.5 Uses of annuities

7.0 Federal Tax Considerations for Life Insurance and Annuities 9%

- 7.1 Taxation of personal life insurance
- 7.2 Modified endowment contracts (MECs)
- 7.3 Taxation of non-qualified annuities
- 7.4 Taxation of individual retirement annuities (IRAs)
- 7.5 Rollovers and transfers (IRAs and qualified plans)
- 7.6 Section 1035 exchanges

8.0 Qualified Plans 5%

- 8.1 General requirements
- 8.2 Federal tax considerations
- 8.3 Plan types, characteristics and purchasers

Utah Producer's Accident and Health Exam Series 17-02

100 questions – 2-hour time limit

Effective date: January 1, 2020

1.0 Insurance Regulation 7%

- 1.1 Licensing
- 1.2 State regulation
- 1.3 Federal regulation

2.0 General Insurance 5%

- 2.1 Concepts
- 2.2 Insurers
- 2.3 Producers and general rules of agency
- 2.4 Contracts

3.0 Accident and Health Insurance Basics 30%

- 3.1 Definitions of perils
- 3.2 Principal types of losses and benefits

- 3.3 Classes of health insurance policies
- 3.4 Limited policies (R590-126)
- 3.5 Common exclusions from coverage (R590-126)
- 3.6 Licensee responsibilities in individual health insurance
- 3.7 Individual underwriting by the insurer
- 3.8 Considerations in replacing accident and health insurance (Reg R590-126-9, 233)
- 3.9 Other required, uniform and general provisions (R590-126, 233)

4.0 Disability Income and Related Insurance 2%

- 4.1 Qualifying for disability benefits
- 4.2 Individual disability income insurance
- 4.3 Unique aspects of individual disability underwriting
- 4.4 Group disability income insurance
- 4.5 Social Security disability

5.0 Medical Plans 18%

- 5.1 Medical plan concepts
- 5.2 Types of providers and plans
- 5.3 Cost containment in health care delivery
- 5.4 Utah requirements (individual and group)
- 5.5 HIPAA (Health Insurance Portability and Accountability Act) requirements
- 5.6 Health Savings Accounts (HSAs) and Health Reimbursement Accounts (HRAs)
- 5.7 HIPUtah (31A-29-101-107, 119-123)
- 5.8 Uniform health benefit plan information card (31A-22-635; Reg R590-257)
- 5.9 Federal Health Care Reform (Patient Protection and Affordable Care Act)

6.0 Group Accident and Health Insurance 21%

- 6.1 Characteristics of group insurance (31a-22-501.1)
- 6.2 Types of eligible groups
- 6.3 Marketing considerations
- 6.4 Employer group health insurance
- 6.5 Small employer medical plans
- 6.6 Regulation of employer group insurance plans
- 6.7 Types of funding and administration

UTAH INSURANCE DEPARTMENT

7.0 Dental Insurance 2%

- 7.1 Categories of dental treatment
- 7.2 Indemnity plans
- 7.3 Employer group dental expense

8.0 Medicare 6%

- 8.1 Medicare standard policies
- 8.2 Medicare supplement
- 8.3 Other options for individuals with Medicare
- 8.4 Medicare Improvements for Patients and Providers Act of 2008 (MIPPA)

9.0 Long-Term Care Insurance 7%

- 9.1 Long-term care (LTC) policies

10.0 Federal Tax Considerations for Accident and Health Insurance 2%

- 10.1 Personally-owned health insurance
- 10.2 Employer group health insurance
- 10.3 Medical expense coverage for sole proprietors and partners
- 10.4 Business disability insurance
- 10.5 Health Savings Accounts (HSAs) and Health Reimbursement Accounts (HRAs)

Utah Producer's Combined Life, Accident and Health Exam

Series 17-03

150 questions – 2.5-hour time limit

Effective date: January 1, 2020

1.0 Insurance Regulation 7%

- 1.1 Licensing
- 1.2 State regulation
- 1.3 Federal regulation

2.0 General Insurance 5%

- 2.1 Concepts
- 2.2 Insurers
- 2.3 Producers and general rules of agency
- 2.4 Contracts

3.0 Life Insurance Basics 7%

- 3.1 Insurable interest (31A-21-104)
- 3.2 Personal uses of life insurance
- 3.3 Life settlements (including stranger originated life insurance)
- 3.4 Determining amount of personal life insurance
- 3.5 Business uses of life insurance
- 3.6 Classes of life insurance policies

- 3.7 Premiums
- 3.8 Licensee responsibilities
- 3.9 Individual underwriting by the insurer

4.0 Life Insurance Policies 7%

- 4.1 Term life insurance
- 4.2 Whole life insurance
- 4.3 Flexible premium policies
- 4.4 Specialized policies
- 4.5 Group life insurance

5.0 Life Insurance Policy Provisions, Options and Riders 9%

- 5.1 Standard provisions
- 5.2 Beneficiaries
- 5.3 Settlement options
- 5.4 Nonforfeiture options
- 5.5 Policy loan and withdrawal options
- 5.6 Dividend options
- 5.7 Disability riders
- 5.8 Accelerated (living) benefit provision/rider
- 5.9 Riders covering additional insureds
- 5.10 Riders affecting the death benefit amount

6.0 Annuities 9%

- 6.1 Annuity principles and concepts
- 6.2 Immediate versus deferred annuities
- 6.3 Annuity (benefit) payment options
- 6.4 Annuity products
- 6.5 Uses of annuities

7.0 Federal Tax Considerations for Life Insurance and Annuities 7%

- 7.1 Taxation of personal life insurance
- 7.2 Modified endowment contracts (MECs)
- 7.3 Taxation of non-qualified annuities
- 7.4 Taxation of individual retirement annuities (IRAs)
- 7.5 Rollovers and transfers (IRAs and qualified plans)
- 7.6 Section 1035 exchanges

8.0 Qualified Plans 4%

- 8.1 General requirements
- 8.2 Federal tax considerations
- 8.3 Plan types, characteristics and purchasers

9.0 Accident and Health Insurance Basics 12%

- 9.1 Definitions of perils
- 9.2 Principal types of losses and benefits
- 9.3 Classes of health insurance policies

- 9.4 Limited policies (R590-126)
- 9.5 Common exclusions from coverage (R590-126)
- 9.6 Licensee responsibilities in individual health insurance
- 9.7 Individual underwriting by the insurer
- 9.8 Considerations in replacing accident and health insurance (Reg R590-126-9, 233)
- 9.9 Other required, uniform and general provisions (R590-126, 233)

10.0 Disability Income and Related Insurance 2%

- 10.1 Qualifying for disability benefits
- 10.2 Individual disability income insurance
- 10.3 Unique aspects of individual disability underwriting
- 10.4 Group disability income insurance
- 10.5 Social Security disability

11.0 Medical Plans 10%

- 11.1 Medical plan concepts
- 11.2 Types of providers and plans
- 11.3 Cost containment in health care delivery
- 11.4 Utah requirements (individual and group)
- 11.5 HIPAA (Health Insurance Portability and Accountability Act) requirements
- 11.6 Health Savings Accounts (HSAs) and Health Reimbursement Accounts (HRAs)
- 11.7 HIPUtah (31A-29-101-107, 119-123)
- 11.8 Uniform health benefit plan information card (31A-22-636; Reg R590-257)
- 11.9 Federal HealthCare Reform (Patient Protection and Affordable Care Act)

12.0 Group Accident and Health Insurance 10%

- 12.1 Characteristics of group insurance (31A-22-501)
- 12.2 Types of eligible groups
- 12.3 Marketing considerations
- 12.4 Employer group health insurance
- 12.5 Small employer medical plans
- 12.6 Regulation of employer group insurance plans
- 12.7 Types of funding and administration

13.0 Dental Insurance 1%

- 13.1 Categories of dental treatment
- 13.2 Indemnity plans
- 13.3 Employer group dental expense

14.0 Medicare 4%

- 14.1 Medicare standard policies

UTAH INSURANCE DEPARTMENT

- 14.2 Medicare supplement
- 14.3 Other options for individuals with Medicare
- 14.4 Medicare Improvements for Patients and Providers Act of 2008 (MIPPA)

15.0 Long-Term Care Insurance 4%

- 15.1 Long-term care (LTC) policies

16.0 Federal Tax Considerations for Accident and Health Insurance 2%

- 16.1 Personally-owned health insurance
- 16.2 Employer group health insurance
- 16.3 Medical expense coverage for sole proprietors and partners
- 16.4 Business disability insurance
- 16.5 Health Savings Accounts (HSAs) and Health Reimbursement Accounts (HRAs)

Utah Producer's Combined Property and Casualty Exam Series 17-04

150 questions – 2.5-hour time limit

Effective date: January 1, 2020

1.0 Insurance Regulation 11%

- 1.1 Licensing
- 1.2 State regulation
- 1.3 Federal regulation

2.0 General Insurance 10%

- 2.1 Concepts
- 2.2 Insurers
- 2.3 Producers and general rules of agency
- 2.4 Contracts

3.0 Property and Casualty Insurance Basics 12%

- 3.1 Principles and concepts
- 3.2 Policy structure
- 3.3 Common policy provisions
- 3.4 Utah laws, regulations and required provisions

4.0 Dwelling Policy 4%

- 4.1 Characteristics and purpose
- 4.2 Coverage forms — Perils insured against
- 4.3 Property coverages
- 4.4 General exclusions
- 4.5 Conditions
- 4.6 Selected endorsements
- 4.7 Personal liability supplement

5.0 Homeowners Policy 12%

- 5.1 Coverage forms
- 5.2 Definitions
- 5.3 Section I — Property coverages
- 5.4 Section II — Liability coverages
- 5.5 Perils insured against
- 5.6 Exclusions
- 5.7 Conditions
- 5.8 Selected endorsements

6.0 Auto Insurance 13%

- 6.1 Laws
- 6.2 Personal ('05) auto policy
- 6.3 Commercial auto ('13)

7.0 Commercial Package Policy (CPP) 11%

- 7.1 Components of a commercial policy
- 7.2 Commercial general liability ('13)
- 7.3 Commercial property ('12)
- 7.4 Commercial crime ('13)
- 7.5 Commercial inland marine ('04)
- 7.6 Equipment breakdown ('13)
- 7.7 Farm coverage

8.0 Businessowners Policy 8%

- 8.1 Characteristics and purpose
- 8.2 Businessowners Section I — Property
- 8.3 Businessowners Section II — Liability
- 8.4 Businessowners Section III — Common Policy Conditions
- 8.5 Selected endorsements

9.0 Workers Compensation Insurance 11%

- 9.1 Workers compensation laws
- 9.2 Workers compensation and employers liability insurance policy
- 9.3 Premium computations
- 9.4 Other sources of coverage
- 9.5 Rating organization (31A-19a-301-309)

10.0 Other Coverages and Options 8%

- 10.1 Umbrella/excess liability policies
- 10.2 Specialty liability insurance
- 10.3 Surplus lines (31A-15-103)
- 10.4 Surety bonds
- 10.5 Aviation insurance
- 10.6 Ocean marine insurance
- 10.7 Other policies

Utah Consultant's Combined Life, Accident and Health Exam

Series 17-09

150 questions – 2.5-hour time limit

Effective date: January 1, 2020

1.0 Insurance Regulation 7%

- 1.1 Licensing
- 1.2 State regulation
- 1.3 Federal regulation

2.0 General Insurance 5%

- 2.1 Concepts
- 2.2 Insurers
- 2.3 Producers and general rules of agency
- 2.4 Contracts

3.0 Life Insurance Basics 7%

- 3.1 Insurable interest (31A-21-104)
- 3.2 Personal uses of life insurance
- 3.3 Life settlements (including stranger originated life insurance)
- 3.4 Determining amount of personal life insurance
- 3.5 Business uses of life insurance
- 3.6 Classes of life insurance policies
- 3.7 Premiums
- 3.8 Licensee responsibilities
- 3.9 Individual underwriting by the insurer

4.0 Life Insurance Policies 7%

- 4.1 Term life insurance
- 4.2 Whole life insurance
- 4.3 Flexible premium policies
- 4.4 Specialized policies
- 4.5 Group life insurance

5.0 Life Insurance Policy Provisions, Options and Riders 5%

- 5.1 Standard provisions
- 5.2 Beneficiaries
- 5.3 Settlement options
- 5.4 Nonforfeiture options
- 5.5 Policy loan and withdrawal options
- 5.6 Dividend options
- 5.7 Disability riders
- 5.8 Accelerated (living) benefit provision/rider
- 5.9 Riders covering additional insureds
- 5.10 Riders affecting the death benefit amount

6.0 Annuities 9%

- 6.1 Annuity principles and concepts
- 6.2 Immediate versus deferred annuities

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- 6.3 Annuity (benefit) payment options
- 6.4 Annuity products
- 6.5 Uses of annuities

7.0 Federal Tax Considerations for Life Insurance and Annuities 9%

- 7.1 Taxation of personal life insurance
- 7.2 Modified endowment contracts (MECs)
- 7.3 Taxation of non-qualified annuities
- 7.4 Taxation of individual retirement annuities (IRAs)
- 7.5 Rollovers and transfers (IRAs and qualified plans)
- 7.6 Section 1035 exchanges

8.0 Qualified Plans 6%

- 8.1 General requirements
- 8.2 Federal tax considerations
- 8.3 Plan types, characteristics and purchasers
- 8.4 Special rules for life insurance

9.0 Accident and Health Insurance Basics 12%

- 9.1 Definitions of perils
- 9.2 Principal types of losses and benefits
- 9.3 Classes of health insurance policies
- 9.4 Limited policies (R590-126)
- 9.5 Common exclusions from coverage (R590-126)
- 9.6 Licensee responsibilities in individual health insurance
- 9.7 Individual underwriting by the insurer
- 9.8 Considerations in replacing accident and health insurance (Reg R590-126-9, 233)
- 9.9 Other required, uniform and general provisions (R590-126, 133)
- 9.10 Federal Health Reform (Patient Protection and Affordability Care Act)
- 9.11 Utah Health Exchange

10.0 Disability Income and Related Insurance 2%

- 10.1 Qualifying for disability benefits
- 10.2 Individual disability income insurance
- 10.3 Unique aspects of individual disability underwriting
- 10.4 Group disability income insurance
- 10.5 Social Security disability

11.0 Medical Plans 10%

- 11.1 Medical plan concepts
- 11.2 Types of providers and plans

- 11.3 Cost containment in health care delivery
- 11.4 Utah requirements (individual and group)
- 11.5 HIPAA (Health Insurance Portability and Accountability Act) requirements
- 11.6 Health Savings Accounts (HSAs) and Health Reimbursement Accounts (HRAs)
- 11.7 HIPUtah (31A-29-101-107, 119-123)
- 11.8 Uniform health benefit plan information card (31A-22-635; Reg R590-257)
- 11.9 Federal Health Care Reform (Patient Protection and Affordable Care Act)

12.0 Group Accident and Health Insurance 10%

- 12.1 Characteristics of group insurance (31A-22-501)
- 12.2 Types of eligible groups
- 12.3 Marketing considerations
- 12.4 Employer group health insurance
- 12.5 Small employer medical plans
- 12.6 Regulation of employer group insurance plans
- 12.7 Types of funding and administration

13.0 Dental Insurance 1%

- 13.1 Categories of dental treatment
- 13.2 Indemnity plans
- 13.3 Employer group dental expense

14.0 Medicare 4%

- 14.1 Medicare standard policies
- 14.2 Medicare supplement
- 14.3 Other options for individuals with Medicare
- 14.4 Medicare Improvements for Patients and Providers Act of 2008 (MIPPA)

15.0 Long-Term Care Insurance 4%

- 15.1 Long-term care (LTC) policies

16.0 Federal Tax Considerations for Accident and Health Insurance 2%

- 16.1 Personally-owned health insurance
- 16.2 Employer group health insurance
- 16.3 Medical expense coverage for sole proprietors and partners
- 16.4 Business disability insurance
- 16.5 Health Savings Accounts (HSAs) and Health Reimbursement Accounts (HRAs)

Utah Consultant's Combined Property and Casualty Exam

Series 17-10

150 questions – 2.5-hour time limit

Effective date: January 1, 2020

1.0 Insurance Regulation 11%

- 1.1 Licensing
- 1.2 State regulation
- 1.3 Federal regulation

2.0 General Insurance 10%

- 2.1 Concepts
- 2.2 Insurers
- 2.3 Producers and general rules of agency
- 2.4 Contracts

3.0 Property and Casualty Insurance Basics 12%

- 3.1 Principles and concepts
- 3.2 Policy structure
- 3.3 Common policy provisions
- 3.4 Utah laws, regulations and required provisions

4.0 Dwelling Policy 4%

- 4.1 Characteristics and purpose
- 4.2 Coverage forms — Perils insured against
- 4.3 Property coverages
- 4.4 General exclusions
- 4.5 Conditions
- 4.6 Selected endorsements
- 4.7 Personal liability supplement

5.0 Homeowners Policy 12%

- 5.1 Coverage forms
- 5.2 Definitions
- 5.3 Section I — Property coverages
- 5.4 Section II — Liability coverages
- 5.5 Perils insured against
- 5.6 Exclusions
- 5.7 Conditions
- 5.8 Selected endorsements

6.0 Auto Insurance 13%

- 6.1 Laws
- 6.2 Personal ('05) auto policy
- 6.3 Commercial auto ('13)

7.0 Commercial Package Policy (CPP) 11%

- 7.1 Components of a commercial policy
- 7.2 Commercial general liability ('13)
- 7.3 Commercial property ('12)
- 7.4 Commercial crime ('13)
- 7.5 Commercial inland marine ('04)

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- 7.6 Equipment breakdown ('13)
- 7.7 Farm coverage

8.0 Businessowners Policy 8%

- 8.1 Characteristics and purpose
- 8.2 Businessowners Section I — Property
- 8.3 Businessowners Section II — Liability
- 8.4 Businessowners Section III — Common Policy Conditions
- 8.5 Selected endorsements

9.0 Workers Compensation Insurance 11%

- 9.1 Workers compensation laws
- 9.2 Workers compensation and employers liability insurance policy
- 9.3 Premium computations
- 9.4 Other sources of coverage
- 9.5 Rating organization (31A-19a-401-407)

10.0 Other Coverages and Options 8%

- 10.1 Umbrella/excess liability policies
- 10.2 Specialty liability insurance
- 10.3 Surplus lines (31A-15-103)
- 10.4 Surety bonds
- 10.5 Aviation insurance
- 10.6 Ocean marine insurance
- 10.7 National Flood Insurance Program
- 10.8 Other policies
- 10.9 Residual markets including Joint Underwriting Association (31A-2-214)
- 10.10 Alternative funding mechanisms

Utah Adjuster's Property and Casualty Exam

Series 17-11

150 questions – 2.5-hour time limit

Effective date: January 1, 2020

1.0 Insurance Regulation 8%

- 1.1 Licensing requirements
- 1.2 Maintenance and duration
- 1.3 Disciplinary actions
- 1.4 Claim settlement laws and regulations (31A-26-301, 303; Reg R590-190-1-14)

2.0 Insurance Basics 23%

- 2.1 Contracts
- 2.2 Principles and concepts
- 2.3 Policy structure
- 2.4 Common policy provisions

3.0 Adjusting Losses 24%

- 3.1 Role of the adjuster
- 3.2 Claim reporting
- 3.3 Property losses
- 3.4 Liability losses
- 3.5 Coverage problems
- 3.6 Claims adjustment procedures

4.0 Dwelling Policy 4%

- 4.1 Characteristics and purpose
- 4.2 Coverage forms — Perils insured against
- 4.3 Property coverages
- 4.4 General exclusions
- 4.5 Conditions
- 4.6 Selected endorsements
- 4.7 Personal liability supplement

5.0 Homeowners Policy 9%

- 5.1 Coverage forms
- 5.2 Definitions
- 5.3 Section I — Property coverages
- 5.4 Section II — Liability coverages
- 5.5 Perils insured against
- 5.6 Exclusions
- 5.7 Conditions
- 5.8 Selected endorsements

6.0 Auto Insurance 9%

- 6.1 Laws
- 6.2 Personal ('05) auto policy
- 6.3 Commercial auto ('13)

7.0 Commercial Package Policy (CPP) 8%

- 7.1 Components of a commercial policy
- 7.2 Commercial general liability ('13)
- 7.3 Commercial property ('12)
- 7.4 Commercial crime ('13)
- 7.5 Commercial inland marine ('04)
- 7.6 Equipment breakdown ('13)
- 7.7 Farm coverage

8.0 Businessowners Policy 7%

- 8.1 Characteristics and purpose
- 8.2 Businessowners Section I — Property
- 8.3 Businessowners Section II — Liability
- 8.4 Businessowners Section III — Common Policy Conditions
- 8.5 Selected endorsements

9.0 Workers Compensation Insurance 8%

- 9.1 Workers compensation laws
- 9.2 Workers compensation and employers liability insurance policy

Utah Adjuster's Accident and Health Exam

Series 17-12

100 questions – 2-hour time limit

Effective date: January 1, 2020

1.0 Insurance Regulation 10%

- 1.1 Licensing requirements
- 1.2 Maintenance and duration
- 1.3 Disciplinary actions
- 1.4 Claim settlement laws and regulations (31A-26-301, 301.5, 303; Reg R590-192-1-14)
- 1.5 Federal regulation

2.0 Accident and Health Insurance Basics 17%

- 2.1 Definition of potential claims
- 2.2 Principal types of claims and benefits
- 2.3 Classes of health insurance policies
- 2.4 Limited policies
- 2.5 Common exclusions from coverage
- 2.6 Considerations in replacing accident and health insurance (Reg R590-126-9, 233)
- 2.7 Accident and health insurance claims

3.0 Understanding the Language of Medical Reports 10%

- 3.1 Medical terminology and abbreviations
- 3.2 Basic human anatomy
- 3.3 Injuries and diseases
- 3.4 Medical tests

4.0 Accident and Health Insurance Policy General Provisions 13%

- 4.1 Required provisions
- 4.2 Optional provisions
- 4.3 Other general provisions

5.0 Disability Income and Related Insurance 10%

- 5.1 Qualifying for disability benefits
- 5.2 Individual disability income insurance
- 5.3 Unique aspects of individual disability underwriting
- 5.4 Group disability income insurance
- 5.5 Business disability insurance
- 5.6 Social Security disability
- 5.7 Workers compensation

6.0 Medical Plans 10%

- 6.1 Medical plan concepts
- 6.2 Types of providers and plans

UTAH INSURANCE DEPARTMENT

- 6.3 Cost containment in health care delivery
- 6.4 Utah requirements (individual and group)
- 6.5 HIPAA (Health Insurance Portability and Accountability Act) requirements
- 6.6 Medical savings accounts (MSAs) and Health savings accounts (HSAs)

7.0 Group Accident and Health Insurance 10%

- 7.1 Characteristics of group insurance (31a-22-501)
- 7.2 Types of eligible groups
- 7.3 Marketing considerations
- 7.4 Employer group health insurance
- 7.5 Small employer medical plans
- 7.6 Regulation of employer group insurance plans
- 7.7 Types of funding and administration

8.0 Dental Insurance 7%

- 8.1 Categories of dental treatment
- 8.2 Indemnity plans
- 8.3 Employer group dental expense

9.0 Insurance for Senior Citizens and Special Needs Individuals 10%

- 9.1 Medicare
- 9.2 Medicare supplements
- 9.3 Other options for individuals with Medicare
- 9.4 Long-term care (LTC) policies
- 9.5 Utah Comprehensive Health Insurance Pool (31A-29-101-123)

10.0 Federal Tax Considerations for Accident and Health Insurance 3%

- 10.1 Personally-owned health insurance
- 10.2 Employer group health insurance
- 10.3 Medical expense coverage for sole proprietors and partners
- 10.4 Business disability insurance
- 10.5 Medical savings accounts (MSAs) and Health savings accounts (HSAs)

Utah Producer's Title Marketing Representative Exam

Series 17-13

50 questions – 1-hour time limit

Effective date: January 1, 2020

1.0 Insurance Regulation 10%

- 1.1 Licensing
- 1.2 State regulation

2.0 General Insurance 5%

- 2.1 Producers and general rules of agency
- 2.2 Contracts

3.0 Title Insurance 40%

- 3.1 Risks covered by title insurance
- 3.2 Entities that can be insured; need for insurance
- 3.3 Interests that can be insured
- 3.4 Title insurance forms
- 3.5 Title insurance policy structure and provisions
- 3.6 Rates and premiums

4.0 Marketing Title Insurance 45%

- 4.1 Unfair marketing practices (31A-23a-402; Admin. Rule R590-154-1-18 & R592-6-1-7)
- 4.2 Commissions (31A-23a-501, 504)

Utah Producer's Title Examination Exam

Series 17-14

100 questions – 2-hour time limit

Effective date: January 1, 2020

1.0 Insurance Regulation 10%

- 1.1 Licensing
- 1.2 State regulation
- 1.3 Utah marketing practices

2.0 General Insurance 5%

- 2.1 Producers and general rules of agency
- 2.2 Contracts

3.0 Real Property 35%

- 3.1 Concepts, principles and practices
- 3.2 Acquisition and transfer of real property
- 3.3 Legal descriptions

4.0 Title Insurance 18%

- 4.1 Title insurance principles
- 4.2 Title searching techniques

5.0 Title Exceptions and Procedures for Clearing Title 22%

- 5.1 Principles and concepts
- 5.2 Special problem areas and concerns
- 5.3 Principles of clearing title

6.0 Real Estate Transactions 10%

- 6.1 Document preparation regulations and requirements
- 6.2 Title insurance policy preparation instructions
- 6.3 Recording
- 6.4 Search principles and techniques

Utah Producer's Title Escrow Exam

Series 17-16

100 questions – 2-hour time limit

Effective date: January 1, 2020

1.0 Insurance Regulation 10%

- 1.1 Licensing
- 1.2 State regulation
- 1.3 Utah marketing practices

2.0 General Insurance 5%

- 2.1 Producers and general rules of agency
- 2.2 Contracts

3.0 Real Property 15%

- 3.1 Concepts, principles and practices
- 3.2 Acquisition and transfer of real property
- 3.3 Legal descriptions

4.0 Title Insurance 15%

- 4.1 Title insurance principles
- 4.2 Title searching and examination techniques

5.0 Title Exceptions and Procedures for Clearing Title 20%

- 5.1 Principles and concepts
- 5.2 Special problem areas and concerns
- 5.3 Principles of clearing title

6.0 Real Estate Transactions 35%

- 6.1 Escrow principles (31A-23a-406, 409; Reg R590-170-4-6)
- 6.2 Settlement/closing procedures for all types of closings
- 6.3 Recording
- 6.4 Document preparation regulations and requirements

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Utah Laws and Regulations Exam
Series 17-19

50 questions – 1-hour time limit

Effective date: January 1, 2020

1.0 Insurance Regulation 60%

- 1.1 Licensing
- 1.2 State regulation
- 1.3 Federal regulation

2.0 General Insurance 40%

- 2.1 Concepts
- 2.2 Insurers
- 2.3 Producers and general rules of agency
- 2.4 Contracts

Utah Producer's Personal Lines Exam

Series 17-20

100 questions – 2-hour time limit

Effective date: January 1, 2020

1.0 Insurance Regulation 10%

- 1.1 Licensing
- 1.2 State regulation
- 1.3 Federal regulation

2.0 General Insurance 10%

- 2.1 Concepts
- 2.2 Insurers
- 2.3 Producers and general rules of agency
- 2.4 Contracts

3.0 Property and Casualty Insurance Basics 26%

- 3.1 Principles and concepts
- 3.2 Policy structure
- 3.3 Common policy provisions
- 3.4 Utah laws, regulations and required provisions

4.0 Dwelling Policy 10%

- 4.1 Characteristics and purpose
- 4.2 Coverage forms — Perils insured against
- 4.3 Property coverages
- 4.4 General exclusions
- 4.5 Conditions
- 4.6 Selected endorsements
- 4.7 Personal liability supplement

5.0 Homeowners Policy 19%

- 5.1 Coverage forms
- 5.2 Definitions
- 5.3 Section I — Property coverages

- 5.4 Section II — Liability coverages
- 5.5 Perils insured against
- 5.6 Exclusions
- 5.7 Conditions
- 5.8 Selected endorsements

6.0 Auto Insurance 19%

- 6.1 Laws
- 6.2 Personal ('05) auto policy

7.0 Other Coverages and Options 6%

- 7.1 Personal umbrella policies (DL 98 01)
- 7.2 National Flood Insurance Program
- 7.3 Other policies
- 7.4 Residual markets including Joint Underwriting Association (31A-2-214)

Utah Producer's Surplus Lines Exam

Series 17-21

60 questions – 1-hour time limit

Effective date: January 1, 2020

1.0 Surplus Lines Markets and Practices 100%

- 1.1 United States nonadmitted market
- 1.2 Alien insurers
- 1.3 Alternative markets
- 1.4 Admitted surplus lines insurers (31A-15-103)
- 1.5 Surplus lines coverages
- 1.6 Requirements for placement of surplus lines insurance
- 1.7 Records of surplus lines broker
- 1.8 Surplus lines tax (31A-3-301-303; Reg R590-157-1-8)
- 1.9 Surplus lines advisory organization (31A-15-111, Reg R590-171-4)

Utah Producer's Property Exam

Series 17-22

100 questions – 2-hour time limit

Effective date: January 1, 2020

1.0 Insurance Regulation 13%

- 1.1 Licensing
- 1.2 State regulation
- 1.3 Federal regulation

2.0 General Insurance 13%

- 2.1 Concepts
- 2.2 Insurers
- 2.3 Producers and general rules of agency
- 2.4 Contracts

3.0 Property and Casualty Insurance Basics 16%

- 3.1 Principles and concepts
- 3.2 Policy structure
- 3.3 Common policy provisions
- 3.4 Utah laws, regulations and required provisions

4.0 Dwelling Policy 8%

- 4.1 Characteristics and purpose
- 4.2 Coverage forms — Perils insured against
- 4.3 Property coverages
- 4.4 General exclusions
- 4.5 Conditions
- 4.6 Selected endorsements
- 4.7 Personal liability supplement

5.0 Homeowners Policy 17%

- 5.1 Coverage forms
- 5.2 Definitions
- 5.3 Section I — Property coverages
- 5.4 Perils insured against
- 5.5 Exclusions
- 5.6 Conditions
- 5.7 Selected endorsements

6.0 Commercial Package Policy (CPP) 14%

- 6.1 Components of a commercial policy
- 6.2 Commercial property ('12)
- 6.3 Commercial inland marine ('04)
- 6.4 Equipment breakdown ('13)
- 6.5 Farm coverage

7.0 Businessowners Policy 15%

- 7.1 Characteristics and purpose
- 7.2 Businessowners Section I — Property
- 7.3 Businessowners Section III — Common Policy Conditions
- 7.4 Selected endorsements

8.0 Other Coverages and Options 4%

- 8.1 Aviation insurance
- 8.2 Ocean marine insurance
- 8.3 Other policies

Utah Producer's Casualty Exam

Series 17-23

100 questions – 2-hour time limit

Effective date: January 1, 2020

1.0 Insurance Regulation 11%

- 1.1 Licensing

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- 1.2 State regulation
- 1.3 Federal regulation

2.0 General Insurance 11%

- 2.1 Concepts
- 2.2 Insurers
- 2.3 Producers and general rules of agency
- 2.4 Contracts

3.0 Property and Casualty Insurance Basics 13%

- 3.1 Principles and concepts
- 3.2 Policy structure
- 3.3 Common policy provisions
- 3.4 Utah laws, regulations and required provisions

4.0 Homeowners Policy 14%

- 4.1 Coverage forms
- 4.2 Definitions
- 4.3 Section II — Liability coverages
- 4.4 Exclusions
- 4.5 Conditions
- 4.6 Selected endorsements

5.0 Auto Insurance 14%

- 5.1 Laws
- 5.2 Personal ('05) auto policy
- 5.3 Commercial auto ('13)

6.0 Commercial Package Policy (CPP) 10%

- 6.1 Components of a commercial policy
- 6.2 Commercial general liability ('13)
- 6.3 Commercial crime ('13)
- 6.4 Farm coverage

7.0 Businessowners Policy 10%

- 7.1 Characteristics and purpose
- 7.2 Businessowners Section II — Liability
- 7.3 Businessowners Section III — Common Policy Conditions
- 7.4 Selected endorsement

8.0 Workers Compensation Insurance 9%

- 8.1 Workers compensation laws
- 8.2 Workers compensation and employers liability insurance policy
- 8.3 Premium computations
- 8.4 Other sources of coverage
- 8.5 Rating organization (31A-301-309)

9.0 Other Coverages and Options 8%

- 9.1 Umbrella/excess liability policies
- 9.2 Specialty liability insurance
- 9.3 Surplus lines (31A-15-103)
- 9.4 Surety bonds
- 9.5 Aviation insurance
- 9.6 Ocean marine insurance
- 9.7 Other policies

Utah Consultant's Life Exam

Series 17-24

100 questions – 2-hour time limit

Effective date: January 1, 2020

1.0 Insurance Regulation 10%

- 1.1 Licensing
- 1.2 State regulation
- 1.3 Federal regulation

2.0 General Insurance 10%

- 2.1 Concepts
- 2.2 Insurers
- 2.3 Producers and general rules of agency
- 2.4 Contracts

3.0 Life Insurance Basics 15%

- 3.1 Insurable interest (31A-21-104)
- 3.2 Personal uses of life insurance
- 3.3 Life settlements (including stranger originated life insurance)
- 3.4 Determining amount of personal life insurance
- 3.5 Business uses of life insurance
- 3.6 Classes of life insurance policies
- 3.7 Premiums
- 3.8 Licensee responsibilities
- 3.9 Individual underwriting by the insurer

4.0 Life Insurance Policies 10%

- 4.1 Term life insurance
- 4.2 Whole life insurance
- 4.3 Flexible premium policies
- 4.4 Specialized policies
- 4.5 Group life insurance

5.0 Life Insurance Policy Provisions, Options and Riders 16%

- 5.1 Standard provisions
- 5.2 Beneficiaries
- 5.3 Settlement options
- 5.4 Nonforfeiture options
- 5.5 Policy loan and withdrawal options
- 5.6 Dividend options
- 5.7 Disability riders
- 5.8 Accelerated (living) benefit provision/rider
- 5.9 Riders covering additional insureds
- 5.10 Riders affecting the death benefit amount

6.0 Annuities 16%

- 6.1 Annuity principles and concepts
- 6.2 Immediate versus deferred annuities

- 6.3 Annuity (benefit) payment options
- 6.4 Annuity products
- 6.5 Uses of annuities

7.0 Federal Tax Considerations for Life Insurance and Annuities 13%

- 7.1 Taxation of personal life insurance
- 7.2 Modified endowment contracts (MECs)
- 7.3 Taxation of non-qualified annuities
- 7.4 Taxation of individual retirement annuities (IRAs)
- 7.5 Rollovers and transfers (IRAs and qualified plans)
- 7.6 Section 1035 exchanges

8.0 Qualified Plans 10%

- 8.1 General requirements
- 8.2 Federal tax considerations
- 8.3 Plan types, characteristics and purchasers
- 8.4 Special rules for life insurance

Utah Consultant's Accident and Health Exam

Series 17-25

100 questions – 2-hour time limit

Effective date: January 1, 2020

1.0 Insurance Regulation 7%

- 1.1 Licensing
- 1.2 State regulation
- 1.3 Federal regulation

2.0 General Insurance 5%

- 2.1 Concepts
- 2.2 Insurers
- 2.3 Producers and general rules of agency
- 2.4 Contracts

3.0 Accident and Health Insurance Basics 30%

- 3.1 Definitions of perils
- 3.2 Principal types of losses and benefits
- 3.3 Classes of health insurance policies
- 3.4 Limited policies (R590-126)
- 3.5 Common exclusions from coverage (R590-126)
- 3.6 Licensee responsibilities in individual health insurance
- 3.7 Individual underwriting by the insurer
- 3.8 Considerations in replacing accident and health insurance (Reg R590-126-9, 233)

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- 3.9 Other required, uniform and general provisions (R590-126, 133)

4.0 Disability Income and Related Insurance 2%

- 4.1 Qualifying for disability benefits
4.2 Individual disability income insurance
4.3 Unique aspects of individual disability underwriting
4.4 Group disability income insurance
4.5 Social Security disability

5.0 Medical Plans 18%

- 5.1 Medical plan concepts
5.2 Types of providers and plans
5.3 Cost containment in health care delivery
5.4 Utah requirements (individual and group)
5.5 HIPAA (Health Insurance Portability and Accountability Act) requirements
5.6 Health Savings Accounts (HSAs) and Health Reimbursement Accounts (HRAs)
5.7 HIPUtah (31A-29-101-107, 119-123)
5.8 Uniform health benefit plan information card (31A-22-635; Reg R590-257)
5.9 Federal Health Care Reform (Patient Protection and Affordable Care Act)

6.0 Group Accident and Health Insurance 21%

- 6.1 Characteristics of group insurance (31a-22-501.1)
6.2 Types of eligible groups
6.3 Marketing considerations
6.4 Employer group health insurance
6.5 Small employer medical plans
6.6 Regulation of employer group insurance plans
6.7 Types of funding and administration

7.0 Dental Insurance 2%

- 7.1 Categories of dental treatment
7.2 Indemnity plans
7.3 Employer group dental expense

8.0 Medicare 6%

- 8.1 Medicare standard policies
8.2 Medicare supplement
8.3 Other options for individuals with Medicare
8.4 Medicare Improvements for Patients and Providers Act of 2008 (MIPPA)

9.0 Long-Term Care Insurance 7%

- 9.1 Long-term care (LTC) policies

10.0 Federal Tax Considerations for Accident and Health Insurance 2%

- 10.1 Personally-owned health insurance
10.2 Employer group health insurance
10.3 Medical expense coverage for sole proprietors and partners
10.4 Business disability insurance
10.5 Health Savings Accounts (HSAs) and Health Reimbursement Accounts (HRAs)

Utah Adjuster's Crop Exam

Series 17-26

60 questions – 1-hour time limit

Effective date: January 1, 2020

1.0 Insurance Regulation 15%

- 1.1 Licensing requirements
1.2 Maintenance and duration
1.3 Disciplinary actions
1.4 Claim settlement laws and regulations

2.0 Crop Insurance 25%

- 2.1 Eligibility
2.2 Application
2.3 Term of coverage
2.4 Perils insured against
2.5 Exclusions
2.6 Limits of coverage
2.7 Other provisions
2.8 Claim settlement practices
2.9 Mandatory endorsements

3.0 Federal Multi-peril Crop Insurance Programs 30%

- 3.1 Basic catastrophic crop insurance (CAT)
3.2 Multiple peril policy options
3.3 Other provisions
3.4 Additional programs

4.0 Plant Physiology 10%

- 4.1 Basic plant functions
4.2 Structure of the stem and leaf
4.3 Stages of growth
4.4 Main classification of plants

5.0 Loss Adjusting Procedures 20%

- 5.1 Settling the claim

Utah Adjuster's Workers Compensation Exam

Series 17-27

60 questions – 1[-hour time limit

Effective date: January 1, 2020

1.0 Insurance Regulation 8%

- 1.1 Licensing requirements
1.2 Maintenance and duration
1.3 Disciplinary actions
1.4 Claim settlement laws and regulations

2.0 Workers Compensation Insurance 44%

- 2.1 Workers compensation laws
2.2 Workers compensation and employers liability insurance policy

3.0 Workers Compensation Claim Principles 38%

- 3.1 Role of the adjuster
3.2 Contract basics
3.3 Negligence
3.4 Controlling medical costs
3.5 Investigation and evaluation
3.6 Claim reserves
3.7 Claims management

4.0 Understanding the Language of Medical Reports 10%

- 4.1 Medical terminology and abbreviations
4.2 Basic human anatomy
4.3 Common occupational injuries and disease
4.4 Medical tests

Utah Consultant's Property Exam

Series 17-28

100 questions – 2-hour time limit

Effective date: January 1, 2020

1.0 Insurance Regulation 13%

- 1.1 Licensing
1.2 State regulation
1.3 Federal regulation

2.0 General Insurance 13%

- 2.1 Concepts
2.2 Insurers
2.3 Producers and general rules of agency
2.4 Contracts

UTAH INSURANCE DEPARTMENT

3.0 Property and Casualty Insurance Basics 16%

- 3.1 Principles and concepts
- 3.2 Policy structure
- 3.3 Common policy provisions
- 3.4 Utah laws, regulations and required provisions

4.0 Dwelling Policy 8%

- 4.1 Characteristics and purpose
- 4.2 Coverage forms – Perils insured against
- 4.3 Property coverages
- 4.4 General exclusions
- 4.5 Conditions
- 4.6 Selected endorsements
- 4.7 Personal liability supplement

5.0 Homeowners Policy 17%

- 5.1 Coverage forms
- 5.2 Definitions
- 5.3 Section I – Property Coverages
- 5.4 Perils insured against
- 5.5 Exclusions
- 5.6 Conditions
- 5.7 Selected endorsements

6.0 Commercial Package Policy 14%

- 6.1 Components of a commercial policy
- 6.2 Commercial property
- 6.3 Commercial inland marine
- 6.4 Equipment breakdown
- 6.5 Farm coverage

7.0 Businessowners Policy 15%

- 7.1 Characteristics and purpose
- 7.2 Businessowners Section I – Property
- 7.3 Businessowners Section III – Common Policy Conditions
- 7.4 Selected endorsements

8.0 Other Coverages and Options 4%

- 8.1 Aviation insurance
- 8.2 Ocean marine insurance
- 8.3 Other policies

Utah Consultant's Casualty Exam Series 17-29

100 questions – 2-hour time limit
Effective date: January 1, 2020

1.0 Insurance Regulation 11%

- 1.1 Licensing
- 1.2 State regulation
- 1.3 Federal regulation

2.0 General Insurance 11%

- 2.1 Concepts
- 2.2 Insurers
- 2.3 Producers and general rules of agency
- 2.4 Contracts

3.0 Property and Casualty Insurance Basics 13%

- 3.1 Principles and concepts
- 3.2 Policy structure
- 3.3 Common policy provisions
- 3.4 Utah laws, regulations and required provisions

4.0 Homeowners Policy 14%

- 4.1 Coverage forms
- 4.2 Definitions
- 4.3 Section II – Liability coverages
- 4.4 Exclusions
- 4.5 Conditions
- 4.6 Selected endorsements

5.0 Auto Insurance 14%

- 5.1 Laws
- 5.2 Personal auto policy
- 5.3 Commercial auto

6.0 Commercial Package Policy 10%

- 6.1 Components of a commercial policy
- 6.2 Commercial general liability
- 6.3 Commercial crime
- 6.4 Farm coverage

7.0 Businessowners Policy 10%

- 7.1 Characteristics and purpose
- 7.2 Businessowners Section II – Liability
- 7.3 Businessowners Section III – Common Policy Conditions
- 7.4 Selected endorsements

8.0 Workers Compensation Insurance 9%

- 8.1 Workers compensation laws
- 8.2 Workers compensation and employers liability insurance policy
- 8.3 Premium computations
- 8.4 Other sources of coverage
- 8.5 Rating organization

9.0 Other Coverages and Options 8%

- 9.1 Umbrella/excess liability policies
- 9.2 Specialty liability insurance

- 9.3 Surplus lines
- 9.4 Surety bonds
- 9.5 Aviation insurance
- 9.6 Ocean marine insurance
- 9.7 Other policies

Exam Registration Form for Utah Insurance Examinations

Print or type clearly and neatly. Incomplete or illegible forms will not be processed.

Last Name	First Name	Middle Name	Social Security Number
Residence Address (Your address of legal residence is required)			Date of Birth
City	State	ZIP Code	Daytime Phone Number (including area code) ()
Employer (insurance company, if known)			Evening Phone Number (including area code) ()
E-mail address (applications without an email address may experience delays)			Fax Number (including area code) ()

You must notify the Department, in writing, within 30 days when you have established a business address and phone number. All future changes in business and residence addresses and/or phone numbers must likewise be reported.

Series	Exam Title	Exam Fee	Total
17-01	Producer's Life Exam	\$32	\$
17-02	Producer's Accident and Health Exam	\$32	\$
17-03	Producer's Combined Life, Accident and Health Exam	\$44	\$
17-04	Producer's Combined Property and Casualty Exam	\$44	\$
17-09	Consultant's Combined Life, Accident and Health Exam	\$44	\$
17-10	Consultant's Combined Property and Casualty Exam	\$44	\$
17-11	Adjuster's Property and Casualty Exam	\$32	\$
17-12	Adjuster's Accident and Health Exam	\$32	\$
17-13	Producer's Title Marketing Representative Exam	\$32	\$
17-14	Producer's Title Examination Exam	\$32	\$
17-16	Producer's Title Escrow Exam	\$32	\$
17-19	Utah Laws and Regulations Exam	\$32	\$
17-20	Producer's Personal Lines Exam	\$32	\$
17-21	Producer's Surplus Lines Exam	\$32	\$
17-22	Producer's Property Exam	\$32	\$
17-23	Producer's Casualty Exam	\$32	\$
17-24	Consultant's Life Exam	\$32	\$
17-25	Consultant's Accident and Health Exam	\$32	\$
17-26	Adjuster's Crop Exam	\$32	\$
17-27	Adjuster's Workers Compensation Exam	\$32	\$
17-28	Consultant's Property Exam	\$32	\$
17-29	Consultant's Casualty Exam	\$32	\$
	Fingerprint Processing Fee	\$6	\$
<p>By filing this registration, you assume full responsibility for exam selection. Fees for these exams are not refundable and not transferable. If you are unsure which exam is needed for the license you are seeking, resolve this question before you register. Exam fees are valid for 90 days from receipt at Prometric.</p>		Total Fee	\$

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Card Number	Expiration Date
Amount \$ _____ . _____	
Name of Cardholder (Print)	
Signature of Cardholder	